THE TIMES-DISPATCH

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TO-DAY'S FAIR

PRICE 2 CENTS.

DAWNING OF NEW DAY FOR NATION

New Banking System Be-gins When Need Is Most Imperative.

TAKES OPTIMISTIC VIEW OF BUSINESS PROSPECT

Future Is Clear and Bright, With Promise of Best Things.

WRITES LETTER TO M'ADOO

Deep Perplexities and Dangerous Ill-Humors Cured by Recent Legislation.

Department, congratulating him the opening of the new Federal rve Bank system.

boat, though apparently we

which monopoly is slowly to dent

added that "undoubtedly the by which credit has been set at the heart of all these things; the key-piece of the whole struc-

pobilize its resources in the most ef-

idded that "no doubt in the light of its understandings, the problems of the fallroads will also be met and lealt with in a spirit of candor and

IN REPLY TO MCADOO

The President's letter, which was in ply to one from Secretary McAdoo. HELD UNDER \$10,000 BOND incouncing the opening of the reserve

ening of the Federal reserve banks

co-operated with unusual wisdom and co-operated with unusual wisdom and admirable public spirit. None of them, I am sure, will be jealous of the distribution of the praise for the great piece of legislation upon which the new system rests; they will only rejoice unselfishly to see the thing accomplished upon which they had set their hearts.

joice unselfishly to see the thing accomplished upon which they had set their hearts.

"It has been accomplished, and its accomplishment is of the deepest significance, both because of the things it has done away with and because of the things it has done away with and because of the things it has done away with agilation and suspicion, because it has done away with agilation and suspicion, because it has done away with agilation and suspicion, because it has done away with certain fundamental wrongs. It with certain fundamental wrongs. It will be a supplied means of accommodation and suspicion when they are an artificial stimulus because of the body as that of a man abnormal conditions.

When that period was over, the country would face a serious industrial the foot of Pine Street. With him he situation, as capital would be exhausted and customers crippled and suspicion, because it has done away with agitation and suspicion, because it has done away with agitation and suspicion, because it has done away with agitation and and soveral others were slightly hurt.

Biggle Policemen Brennan and Leisw were sent to the scene, and made the expect heavily increased charges for interest in the sinking fund, separating was notified, and after viewing the expect heavily increased charges for interest in the sinking fund, separating was notified, and after viewing the accomplishment is of the deepest significance, both because of the things accomplishment is of the deepest significance, both because of the things accomplishment is of the deepest significance, both because of the things accomplishment is of the deepest significance, both because of the things accomplishment is of the deepest significance, both because of the had seen a short while before at the foot of Pine Street. With him he had seen another man, a description the had seen another man, a description of whom he had seen another man, a description of the first few purchasing power depressed.

He hoped there would be a great reduction in the cost of armament

the country was form and excited by an agitation which shook the very foundations of her political life, brought her business ideals into question, denied the honesty of her men of affairs, the honesty of her men of affairs, the integrity of her economic processes, the morality and good faith of many of the things which her law sustained. Those who had power, whether in business or in politics, were almost universally looked upon with suspicion, and little attempt was made to distinguish the just from the unjust. They, in their turn, seemed to distrust the people, and to wish to limit their control. There was an ominous antagonism between classes. Capital and labor were in sharp conflict, without prospect of accommodation between them. Interests harshly clashed

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AMERICAN AID WELCOME

German Ambassader Makes Statement Concerning Relief of Belgians. red this statement, delivered to him

"The German government is doing everything possible to help the suffer-ing population of Belgium, and will welcome any assistance given by Amer-

Relief work will proceed entirely through private channels, President Wilson said to-day. He announced he had rejected the idea of appointing an official commission. It is understood relief work done officially would not be regarded as a neutral act. Individuals, however, are perfectly free to send aid.

PRESENTS SHIP TO WOMAN

LONDON, November 17 (6:30 P. M.).— nother tribute to the gallantry of aptain von Muller, of the German rulser Emden, destroyed recently by Cruiser Emden, destroyed to the Australian cruiser Sydney, is contained in a letter received by a Glastained in a letter received by a member of

fington, November 17.—"A in the Bay of Bengal, but when Cap-clear and bright, with promise tain von Muller learned that our skipper's wife and children were filson summed up his view of business prospect to-night in a let-to Secretary McAdoo, of the Treas-Department, congratulating him a the opening of the new Federal

HERRICK TO LEAVE PARIS

That arrangement, it became ere to-day, had been made

RESCUED FROM OPEN BOAT

of the schooner Henry W. Cramp, of Boston, were rescued from an open boat, to which they had taken from their wrecked and water-logged craft.

Hudson and the life-savers.

The Cramp, bound north from Jacksonyille, Fla., is at anchor four miles
northeast of Cape Lookout lightship,
and may be a total loss, with a cargo

MONTGOMERY, ALA., November 17.

FIRE CAUSES \$200,000 LOSS

Grain Elevator and 800,000 Bushels of

TAKES POISON TO END LIFE

Man Against Whom Fifteen-Year-Old DEEP PERPLEXITIES

OF TEN YEARS AGO

"We have only to look back ten years or so to realize the deep perplexities and dangerous ill humors out of which we have now at last issued, as if from a bewildering fog, a noxious minama. Ten or twelve years ago the country was torn and excited by an agitation which shock the very foundations of her political life, broughther business ideals into question, device the same agirls.

Man Against Whom Fifteen-year-old Girl Makes Charge Commits Sulede.

LOS ANGELES, November 17.—Herbert W. Lewis, head of the Children's Home Aid Society of California, committed suicide in a park to-day by taking poison. He was arrested yes terday on a San Francisco warrant, the complainant being a fifteen-year-old old, and of prominence in the work of rescuing waifs and reclaiming way-

LIES RECORD GAINS ALL ALONG LINE;

ENGLAND TO RAISE BIG LOAN FOR WAR

David Lloyd George, Chancellor of Exchequer, Makes Estimate.

PROPOSALS RECEIVE **UNANIMOUS SUPPORT**

Taxes Will Be Doubled, but Only Collected on One-Third of Income This Year.

MUST RAISE TREMENDOUS LOAN

Following Reconstruction Period. Country Will Face Serious Industrial Situation.

House unanimously supported him, that any other country, as the pay and the cost of the army and navy were greater; there were separate allow-ances to the men and their families.

We are fighting," said the chan-lor, "another enemy who cannot of-



MURDER CHARGE BROUGHT TOBACCO TRADE HEADS

With Knife Wound in Lung

JOHNSON HELD AS WITNESS MANY PROMISES OF SUPPLIES M'ADOO MAKES STATEMENT

He Was at Home All Afternoon, and Calmly Goes to Sleep in Police Station Cell.

ferred against A. Joseph Bowman, 919 1-2 Beverly Street, at the Second

THROUGH LEFT BREAST EVERY CONTRIBUTION expect heavily increased charges for expect heavily increased charges for interest in the sinking fund, separating allowances and pensions.

COMMENCE TO RAISE

TAXES IMMEDIATELY

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TO RAIS As it would be easier to raise taxes in the period of the war, the chancellor said he intended to commence immediately. There was no intention to levy taxes which would interfere with industry, but it was necessary to include all classes.

The fet breast, the pocket-knife blade penetrating the lung. At Billey's undertaking establishment carly this morning it was learned that the body remained unidentified, although a number of persons had called in an effort to determine who the dead man was. Patrolman A. M. Smith, who was off duy, learned of the killing, and immediately would be compared to the com

Relief Fund to Aid War-Stricken People.

Accused Man Denies Charge-Says Virginia Ship, Flying State Flag, Soon to Leave Hampton Roads for Relief of Suffering People-Belgian Families Coming to Virginia,

glum. Donations of food and clothing,

war and the period of reconstruction which would follow it, there would be no competition in the neutral markets of the world, except from America, and therefore. England would command those markets. He looked forward to a period of four or five years when English manufacturers would fall when Eng coeds received

WILL BE ACCEPTABLE

Every contribution will be acceptable, whether it be the widow's mite or the tithe of the rich man's hoard.

Several little girls, to whom the sufferings of their sisters across the seas

bacon. Second-hand clothes, too, will be plan was conditioned upon the subbe gladly received, for when their scription of the full \$100,000,000 of home were fired by shrapnel and shell and they were driven out, the Belgians hail no chance to save except that which they wore on their backs. Some saved not even this, and the exposure to the winter cold aid to hunger must exact its toll before relief armust exact its toll b

LOAN FUND IS COMPLETED

Unknown Man Found Dead in Street Sends \$900 for Virginia's Belglan Country-Wide Effort to Aid Cotton Producers Comes to Success ful Conclusion.

Refers to Selfish Opposition of Certain Textile Manufacturers and Local Interests, Who Attempt to

country-wide, effort to furnish aid to

most prominent corners in the city and suburbs. Each will be in charge of a suburbs. Each will be in charge of a suburbs and receive the contributions. The badges are now being printed Each bears the words will be significant enough for the appeal, it is believed, and Belgian Day is expected to equal, if not surpass, every tag day held in Richmond in the propected to equal, if not surpass, every needed. As it stands, the fund is over-tag day held in Richmond in the pro- subscribed about \$300,000. COMPLETION OF PLAN ANNOUNCED BY MEADOO

nounce the success of the cotton loan fund. Subscriptions for the entire \$100,000,000,000 of Class A certificates were ferings of their sisters across the sens has been made real by the lack of a santa Claus on Christmas Day, have contributed a cent each. They expect to give more, as the pennies come in for a small duty well done, or the giving up of a table luxury. Every nickle makes a muckle, in the Scottish phrase, and every penny that is contributed singly now may make thousands in the end. ands in the end.

The contribution boxes are open not money alone. The farmers may give class A certificates made by banks in little of what they have reaped—noncotton States amounted at 2 P. M. potatoes, wheat, corn, flour, pork and to-day to \$97,292,000. The success of bacon. Second-hand clothes, too, will the plan was conditioned upon the subbe gladly received, for when their scription of the full \$100,000,000 of

LINES BY GERMANS

Kaiser's Forces Undeterred by Wintry Weather and Heavy Floods.

ALMOST CONTINUOUS ARTILLERY BATTLE

From Coast to Nieuport Again Subjected to Violent Bombardment.

RAIN OF SHELLS ON RHEIMS

Russians Driving Austrians Southward and Westward in

No Decisive Action in Eastern Arena

GERMAN forces keep intering at the ailled lines south and east of Ypres, but the French claim they are satisfied with the present sit-

official communication, have been attacking from the Ver to the heights of the Meuse, and record progress all along the line.

actions are reported, but may be expected soon in Russian Poland. from the Russian army in Galleia, but against the Servians and Mon-tenegrius, the Austrians are nu-

parently making marked progres and again are threatening Belgrade The Germana have captured the battle of Kutno, Governor

Korff, of Warsaw, and his staff. The British government is to raise a loan of \$1,750,000 for war purposes, and the Chancellor of the Exchequer has arranged a schedule for new taxes, which includes un increase in the income tax auc

special taxes on beer and ten. In the opinion of the Chancellor. one year of the present war will cost Great Britain \$2,250,000,000, the

The British Prime Minister, Mr. Asquith, has announced that the British government will declare the whole of the North Sea in the milltary area, and all ships of the ene-mies or neutral nations will be lia-ble to detention as prisoners of

further, will be declared war con-traband.

A news agency dispatch reports that the forts of Smyrns have fired on a launch of the United States cruiser Tennessee, entering the Gulf of Smyrns to arrange for an nuchorage for the cruiser.

The Prince of Wales, at the front in France, has been made an side de camp to Field Marshal Sir John

File German converted cruiser Herlin, formerly of the North Ger-man Lloyd, has interned at Trondh-jem. Norway. It is believed she had been acting as a convey for German submarines. Several large American-owned factories in Petrograd have been taken over by the Russian govern-

The body of Field Marshal Lord Roberts has been brought across the Channel from Boulogne to the Channel from Boulogne to Folkestone. Everywhere it was ac-corded the highest military honors. The body will be entombed in St. Paul's, in the manuscleam of Eng-